

Closing Branch Review – Part 1 Ledbury

Background

We continue to respond to our customers' changing needs. We now have over 13 million of our customers accessing services through Internet Banking and over 9 million using our Mobile Banking app. Branches will remain vital in meeting customers' needs but we must continually review our network to make sure we have branches in locations where customers need and use them the most.

Our decision

Following a careful review, Ledbury branch will close on 1 October 2018. We have made the difficult decision to close this branch because customers are using it less often. In addition the majority of customers are also using alternative ways to bank.

How we made our closure decision

When we close a branch we complete a detailed impact analysis which will include:

- How customers currently use the branch.
- Changes to customer use of the branch.
- Current levels of service provided by the branch including branch opening hours, ATMs.
- Assessment and check of alternative ways to bank locally including their proximity and accessibility. This is confirmed by a visit.
- Assessment of public transport, availability and frequency.
- Impact on our customers including those who may need additional support.
- Whether we own or lease the branch building.

What this means for you

You can continue to use any other Lloyds branches and the nearest alternative branch is the Belle Vue Terrace Malvern branch. Additionally, one of our new Lloyds mobile branches will visit the Ledbury area which customers can use for many of their everyday banking needs.

This document includes a summary of our review and provides details of alternative ways to access banking.

Branch details

24 High Street
Ledbury
Herefordshire
HR8 1DY

Monday	09:30 - 16:30
Tuesday	09:30 - 16:30
Wednesday	10:00 - 16:30
Thursday	09:30 - 16:30
Friday	09:30 - 16:30
Saturday	Closed

Branch facilities:

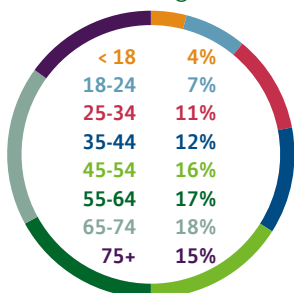
Cashpoint® machine inside branch No	Cashpoint® machine outside branch Yes	Talking Cashpoint® machine No
Level access to branch Yes	Self Service Zone or machines Yes	Counter service Yes

How customers are using this branch

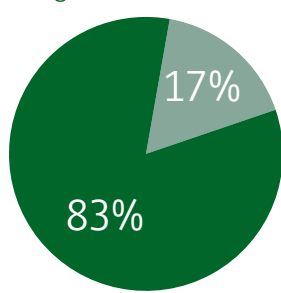
25% Counters at Ledbury branch are 25% quieter than a year ago	36 of our customers use the branch on a regular weekly basis	499 of our customers use the branch on a regular monthly basis
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Ledbury branch customers

Age of personal customers using branch



Type of customer using branch



Figures have been rounded up or down to show as whole numbers

■ Personal Customers
■ Business Customers

Ledbury customers are already banking in other ways*




Personal Customers

- 63%** use Ledbury plus other Lloyds Bank branches
- 72%** use branch and Internet Banking or PhoneBank®
- 30%** also use the Post Office®

*please refer to the Glossary of terms on page 3




Personal Customers

56% fewer personal customers use Ledbury branch than a typical Lloyds Bank branch

27% fewer counter transactions	
160% more Self Service Zone or machine transactions	
31% more Cashpoint® machine transactions	

Business Customers

11% fewer business customers use Ledbury branch than a typical Lloyds Bank branch

20% fewer counter transactions	
332% more Self Service Zone or machine transactions	
12% more Cashpoint® machine transactions	

Other ways for customers to do their everyday banking

Other branches nearby

You can use any other Lloyds branch. To find your most convenient branch and their **opening hours** please search on the Branch Locator: www.lloydsbank.com/branch-locator/search.asp.

Nearest – Belle Vue Terrace Malvern

48 Belle Vue Terrace
WR14 4QG
7.32 miles away

Cashpoint® machine inside branch	Cashpoint® machine outside branch	Talking Cashpoint® machine	Level access to branch	Self Service Zone or machines	Counter service
No	Yes	Yes	No	No	Yes

Most used alternative – Hereford

8 High Town
HR1 2AE
13.36 miles away

Cashpoint® machine inside branch	Cashpoint® machine outside branch	Talking Cashpoint® machine	Level access to branch	Self Service Zone or machines	Counter service
Yes	No	Yes	Yes	Yes	Yes

Other nearby branch – Worcester Road Malvern

112 Worcester Road
WR14 1SS
8.67 miles away

Transport

For nearest branch:

The number 675 bus runs twice daily from Ledbury to Malvern with a journey time of about 30 minutes.

For most used alternative branch:

The number 476 bus runs hourly from Ledbury to Hereford with a journey time of about 40 minutes. There is also a twice daily train service that connects Ledbury and Hereford with a journey time of about 30 minutes.

Mobile Branch

Our Lloyds Bank mobile branch will be visiting the Ledbury area. The full timetable will be available at www.lloydsbank.com/mobilebranch shortly before the new service starts to operate.

Our Internet Banking, Mobile Banking and PhoneBank® services give customers 24 hour access to their accounts, 7 days a week. In your local area broadband services will be available from multiple suppliers.

Other local banking services

Cash machines:

We will not be maintaining our Cashpoint® machine at the Ledbury branch. Nearby free to use cash machines are listed below:

The Co-operative Food Ledbury – New Street, HR8 2EZ
0.12 miles away

Barclays Bank – 22 The Homend, HR8 1BT 0.15 miles away

Tesco – Orchard Lane, HR8 1DQ 0.34 miles away

To find your most convenient alternative free cash machine you can use ATM Link Locator: www.link.co.uk/atm-locator

PayPoint:

A nearby PayPoint can be found at:

Spar – 10 High Street, HR8 1DS

To find your most convenient alternative PayPoint you can use PayPoint Locator: www.paypoint.ie/locator

Post Office®

Personal and Business Banking customers can withdraw money or check their balance, as well as pay in cheques and money to their account at any Post Office® branch.

Nearest Post Office®:






Ledbury, 10 The Homend, Ledbury, HR8 1BT

To find your most convenient Post Office® and its opening times please search on the Post Office® Locator: www.royalmail.com/cy/branch-finder






Personal Customers

-  lloydsbank.com
-  0345 300 0000
-  Mobile Banking app
-  Branch colleagues

Business Customers

-  Cash & cheque collection services
-  lloydsbank.com/business
-  Telephone banking services
-  Mobile Banking app
-  Bespoke on-line services

Commercial Customers

-  Cash & cheque collection services
-  lloydsbank.com/commercial
-  Telephone banking services
-  Mobile Banking app
-  Bespoke on-line services

Further help and support:

Please come in and see us in any of our branches, contact your relationship manager or call us on 0345 300 0000.

Terms used in this document

To help you understand what the terms mean please use the table below.

Terms	Definition
Counters quieter or busier than a year ago	Rolling year on year % change in counter transactions
Customers using the branch on a regular weekly basis	The number of customers who transacted at the counter or Immediate Deposit Machine (IDM) in 48 out of 52 weeks in a 12 month period
Customers using the branch on a regular monthly basis	The number of customers who transacted at the counter or IDM in 11 out of 12 months in a 12 month period
Personal % comparison to a typical branch	The percentage of Personal customers using the named branch compared to the average number of Personal customers using a typical Lloyds Bank branch
Business % comparison to a typical branch	The percentage of Business customers using the named branch compared to the average number of Business customers using a typical Lloyds Bank branch
Personal only use this branch and others	The proportion of branch using Personal customers who have also used a different branch in the last 12 months
Personal use branch and Internet or PhoneBank®	The proportion of branch using Personal customers who have also used Internet or PhoneBank® in the last 6 months
Personal also use Post Office®	The proportion of branch using Personal customers who have transacted in the Post Office® in the last 12 months
Closest branch distance	Based on the road distance between the closing and next closest branch. Source: Mapinfo – this software package measures distance between postcodes
ATM distance	Measured on a straight line 'as the crow flies' basis between postcode of the closing branch and postcode of cash machine.

All data collated and validated as at 1 December 2017.

Lloyds Banking Group is a signatory to the Access to Banking Standard and the result of our local community engagement will be published in Part 2 of this document before the branch closes.

If you'd like this in another format such as large print, Braille or audio CD please speak to a colleague in branch, your Relationship Manager or contact us on 0345 300 0000.

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